

...of a third part of the others charge. Can our best-studied fashion-mongers tell us what use there is of Perriwigs or Lacebands of six, seven, or eight pounds, nay forty or fifty pounds a band? Or of such dawbing of Coats or Petticoats with Gold Lace, or Silver Points of Five or Eight pound the dozen, meerly to dandle at their Knees? Persons that have the Kernel of Wisdom and Magnanimity, seldom give much regard to the Shell of Gaudy Apparel; and a Gentleman in a plain Cloth Suit, well made, may decently appear in the presence of the greatest Monarch in Christendom.

II. A Liquorish Tooth, or Extravagant Dyet: What waste do young Gallants make at their Treats at Tavern or French Oratories? I have known three or four of them spend Forty or Fifty shillings a piece, for a Dinner or Supper; when two dishes of seven or eight shillings price, had been as pleasant, and much more nourishing and wholesome. No less vain is extravagancy in ordinary house-keeping, variety of dishes does but oppress nature and disturb digestion: the belly never ballances Accounts. What madness is therefore to keep such a stir to gratify it? especially where all things are to be bought in by the penny, and Servants are trusted to be our Purveyors.

III. Drinking, or (as they nick-name it) Good-fellowship, is not only a shrewd drainer of the Purse, but a great Consumer of Time, thereby causing neglect of business, and many times rendering one incapable of doing any thing some dayes after: besides it weakens the body, impairs the Intellectuals, brings into ill company, ruins ones credit, and leads to a thousand inconveniences: for what folly, mischief, or villany will not a man engage in when he is drunk? See Learning to Drunkards.

IV. Courting of Women; Experienced Solomon calls a Whore a deep ditch, and certainly who ever follows her Enticements, though they way seem paved with Delight, treads to paths of Destruction: and though he have never so plentiful an Estate, shall in short time, find emptiness in his Purse, rottenness in his bones, horror in his conscience, and infamy intail'd upon his memory: Nor is it any other than a foolish vanity to treat any Women often at Extraordinary Expences; for if they be Fortunate, they will not expect it, if otherwise, they do not deserve it.

V. Gaming, is the High-way to Beggars Bush; a bewitching whorish; that will not suffer a man to keep his money in his pocket; without putting it to the hazard of a Throw, whether it shall continue his own, or be anothers. I have known a poor Citizen so besotted with this itch of Shaking the Elbow, that no sooner could he have Half a Piece or a Piece, but away he must go, till he had plaid it away every farthing; though his poor wife and half a dozen small children were ready in the mean while to starve for want of bread: himself glad to drink water or Small Beer, for a fortnight after.

VI. Suretiship, has been an Eminent Gulf to swallow fair Estates; so much the more lamentable, because it falls upon persons of the best nature; easily inveigled by Crafty Knaves to Engage for their own Debts, which they never intend to pay themselves. That Emblem I have seen, was very significant in such Cases; of a gallant young Heir, sliding down the great end of a Hunters snare with ease; but cruelly pinched and tattered at the coming up at the small end; with one of his brother fools standing hard laughing at him; and this Motto,

*Facilis defensio Averni,
At revocare gradum, &c.
'Tis easie into Hell to fall,
But to get back from thence is all.*

VII. Trusting to servants, We use to say, The Eye of the master is the Horse fat; Sure I am, the not having an Eye to Servants, will make his Purse Lean, what with Idleness, Waste, and Embezzlements, he will find a sensible Consumption in his Estate if he do not well examine their accompts, and continually suspect their doings.

VIII. In short whoever would Thrive, must continually have

If honest gain accrue thereby.
X. Man is born to labour, as the sparks fly upwards; saith Job: And as he shall only fill his throat with Air, that sits lazily expecting Fortune to drop an Estate from the Clouds into his mouth, when it can only be attained by the care of a Vigilant Head, and sweat of a laborious brow; so tis a most foolish proud humour, to continue in a wretched, sharking, necessitous condition, rather than embrace any honest Employment, that might be advantageous, meerly because it is not so neat and genteel as he would have it: just as if a condemned Malefactor should refuse a gracious Reprieve, because tis not brought him in a silver box, or by the hands of a Privy Councellour.

XI. The Serious Spaniard when he would bestow the bitterest Curse upon an Enemy, is wont to wish, he may be a Beggar when he is old. And truly there can scarce be a greater misery in this life, than to be then in want, when all the faculties both of mind and body being disabled to labour for supplying our necessities; leave us not so much as hope ever to raise our selves again. The consideration of which, should effectually warn All, whilst Youth and strength last, not to trifle them away in Vanity or Debauchery: but endeavour to lay up something as a Reserve for Gray Hairs, or a Bed of Sickness: not to speak of a thousand other Cross Accidents that happening suddenly, may utterly ruine a person, if he be not a little before hand in the world. Most true is the Proverb,

*In Summer of Youth, take pains with the Ant,
Or in Winter of Age, live poor and in want.*

XII. The general means of Thriving, are for a man to be diligent, *Nulla dies sine linea*, alwayes employed in some honest Calling, or designs suitable to his condition, advantageous in themselves, and feasible for him to accomplish; to be vigilant, and way-lay opportunities: there being undoubtedly some offered in the course of every mans life, that they may make him reasonable happy, if he have but the wit to nick them luckily. Add to this a wariness in his Expences and Bargainings, buying if possibly with ready money; preserving his Credit, by keeping touch when he appoints any payments: Affability and obliging Carriage to all in matters that cannot damage him: but to avoid engagements for any to his prejudice; nor to concern himself in others matters; not to go to Law but upon necessity; then first to take good advice on his case, and afterwards to prosecute it with all imaginable Vigor; that so the success may make others afraid to contend with him unjustly.

*Besides all this, discreetly for to wive,
Is held by wisemen a main help to thrive.*

XIII. I am not ignorant with what clamour the Libertines of the Age decry that Sacred Institution; but those that think Wedlock so insupportable a Yoke, may fancy their Garters to be Shackles, and their Bands Halters. I fear not many have received so fully the Gift of Continence, as to observe a Single life with a pure and inviolated Chastity (thrice happy are those that can) but if they do fly out, most certain I am, besides the wounds to their Soul 'tis no small prejudice to their Estates and business, having alwayes esteem'd a Mistress a more chargeable convenience than a Wife, the first having still an Eye to her own profit, lest her Gallant should prove an-constant; whereas the interest of the last is inseparably twisted with that of her Husband: Nor is she of small advantage to him in the management of his Affairs: Hear old Tuffer on the point,

*The care of the Husband enricheth the Huteh.
The eye of the Huswife availeth as much.
What he does provide with Money his Drudge
She still must look to which way it doth trudge.*

XIV. As to the choice of a Wife, having little experience myself, let me advise you in the words of the same Poet,
*Though love be in chusing far better then Gold,
Let love come with somewhat, the better to hold.*
'Tis the most Critical action of a mans life; not only his own happiness or ruin, but his relations and posterity are concerned in it;

...and the whoremonger tells you plainly, *What vast summs do some men trifle insensibly, Hangt, one Pintie with such a friend, rather pot with such an Acquaintance; tis but twelve pence, tis but two pence: whereas if these superfluous expences had but been laid up together, they might have paid the Rent at the years end; or stopp'd some other gapp: for which now perhaps thy goods are like to be seized, or thy person haled away to Jail. That none may pretend ignorance, for want of Arithmetick; we shall here insert,*

A Table of Expences or Wages, whereby knowing what is for one day, you may see what it is in a Week, Moneth, or Year.

	By the day			By the Week			By the moneth			By the Year.		
	li.	sh.	d.	li.	sh.	d.	li.	sh.	d.	li.	sh.	d.
Pence	1	0	0	07	00	02	04	01	10	05		
	2	0	1	02	00	04	08	03	10	10		
	3	0	1	09	00	07	00	04	11	03		
	4	0	2	04	00	09	04	06	01	08		
	5	0	2	11	00	11	08	07	12	01		
	6	0	3	06	00	14	00	09	20	06		
	7	0	4	01	00	16	04	10	12	11		
	8	0	4	08	00	18	08	12	03	04		
	9	0	5	03	21	01	00	13	13	09		
	10	0	5	10	01	03	04	15	04	02		
	11	0	6	05	01	05	08	15	14	07		
Shillings	1	0	07	00	01	08	00	18	05	00		
	2	0	14	00	02	16	00	36	10	00		
	3	1	01	00	04	04	00	54	15	00		
	4	1	03	00	05	12	00	73	03	00		
	5	1	15	00	07	00	00	91	05	00		
	6	1	02	00	08	08	00	109	10	00		
	7	1	09	00	09	16	00	127	15	00		
	8	2	16	00	11	04	00	146	00	00		
	9	3	03	00	12	12	00	164	05	00		
	10	3	10	00	14	00	00	182	10	00		
	11	3	17	00	15	08	00	215	15	00		
	12	4	04	00	16	16	00	219	00	00		
	13	4	11	00	18	04	00	237	05	00		
	14	4	18	00	19	12	00	255	10	00		
	15	5	05	00	21	03	00	273	15	00		
	16	5	12	00	22	08	00	292	00	00		
	17	5	19	00	23	16	00	310	05	00		
	18	6	06	00	25	04	00	328	10	00		
	19	6	13	00	26	12	00	346	15	00		
	20	0	00	00	28	00	00	365	00	00		

This Table is so plain: the meanest capacity cannot but understand it: Find the sum of pence or shillings spent in one day, in the first Column on the left hand, and just against it you have the sum in pounds, shillings, and pence, which it makes by the Week, by the Moneth, or Year, according to the respective Titles above.

Hereby it appeareth, That one penny a day comes to one pound ten shillings and five pence in a year; and therefore in 21 years it will come to 311.18 s. 9d. only by the saving thereof. But if you also employ this, so that you may gain after the rate of Ten in the Hundred; it will amount to above Four score and six pounds, in the said time: which may be a good Portion for a Mans Child.

*A penny is a small regardless sum,
Yet in a while we see to pounds twill come,
He then that carelessly his pence doth spend
Will quickly bring his pounds unto an end.*

But to conclude, take these words of Advice;
First Worship God, his blessing to obtain;
For without that, man toils and moils in vain.
These Lessons approved, if wisely ye note,
May save and advantage you many a Goat:
Which if you can follow, occasion found,
Then every Lesson may save thee a pound.
*Spare in thy Youth, least Age should find thee poor,
When time is past and thou canst spare no more,
No coupled misery so great in either,
As Age and want when both do meet together.*

Licensed and entered according to Order.

Printed by H. Bruges for J. Conyers at the Black Raven in Duck-Lane,

VVith a Timely warning to Drunkards, Swearers, and Blasphemers of Gods holy Name; Gamesters, Whoremongers, and other lewd Livers. And with many others.